



IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

CUSTOMER NO. 22927

Applicants: Walker *et al.*
Application No.: 09/654,933
Filed: September 1, 2000

Title: METHOD, APPARATUS, AND PROGRAM FOR CUSTOMIZING
CREDIT ACCOUNTS

Attorney Docket No. 96-108-C2
Group Art Unit: 3696
Confirmation No.: 7050
Examiner: COLBERT, Ella

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

INFORMATION DISCLOSURE STATEMENT

Sir:

Applicants submit herewith patents, publications or other information of which they are aware that they believe may be material to the examination of this application, and in respect of which, there may be a duty to disclose.

The filing of this information disclosure statement shall not be construed as (i) a representation that a thorough search has been made; (ii) an admission that the information cited is, or is considered to be, material to patentability; (iii) an admission that no other material information exists; or (iv) an admission that Applicants agree with any statement(s) in the information cited. Nor shall the filing of this information disclosure statement be construed as an admission against interest in any manner.

This Information Disclosure Statement is filed in accordance with 37 C.F.R. §1.56, 1.97 and 1.98. The items listed on the accompanying Form PTO-1449 may be deemed to be pertinent to the above-identified application and are made of record to assist the Patent and Trademark Office in its examination of this application. The Examiner is respectfully requested to fully consider the items listed on the enclosed copy of Form PTO-1449 and to independently ascertain their teaching.

Fees

No fee is believe to be due for this for this Information Disclosure Statement since it is in compliance with 37 C.F.R. §1.97(e)(2). The items of information were not known to any individual designated in 1.56(c) more than three months prior to the filing of the Information Disclosure Statement.

The Commissioner is hereby authorized to charge any additional fees which may be required for this Information Disclosure Statement, or credit any overpayment to Deposit Account **No. 50-0271**.

Respectfully submitted,

October 27, 2009



Michael D. Downs
Attorney for Applicants
PTO Registration No. 50,252
203.438.6408/phone
203.438.6991/fax
mdowns@finchamdowns.com